

FIG. 1A

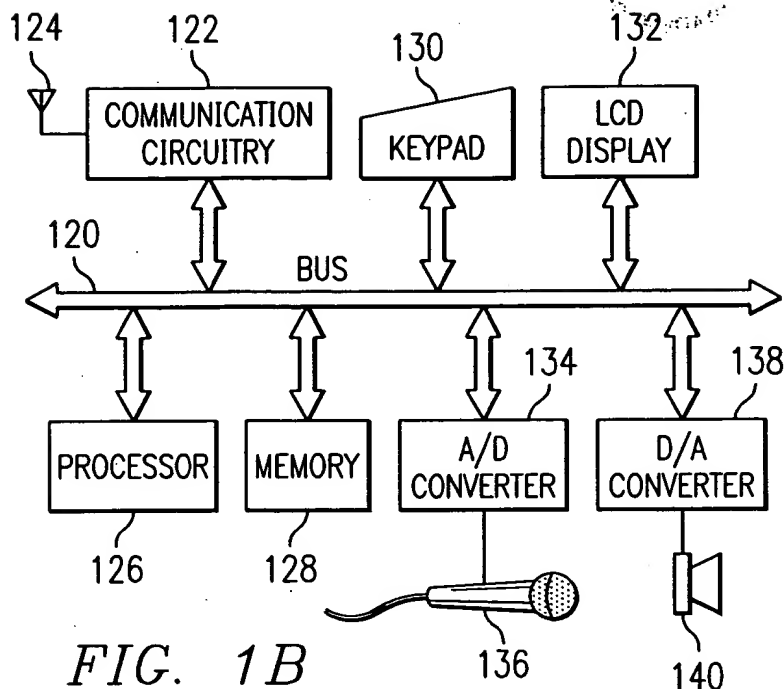


FIG. 1B

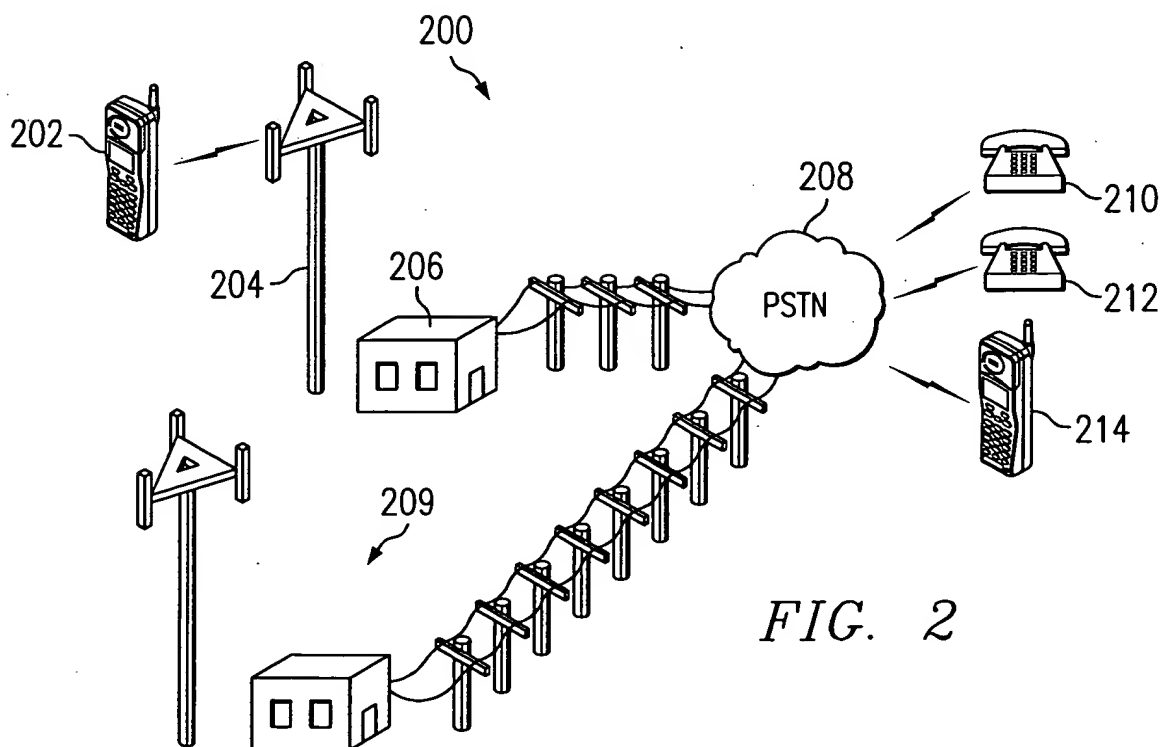


FIG. 2

FIG. 3

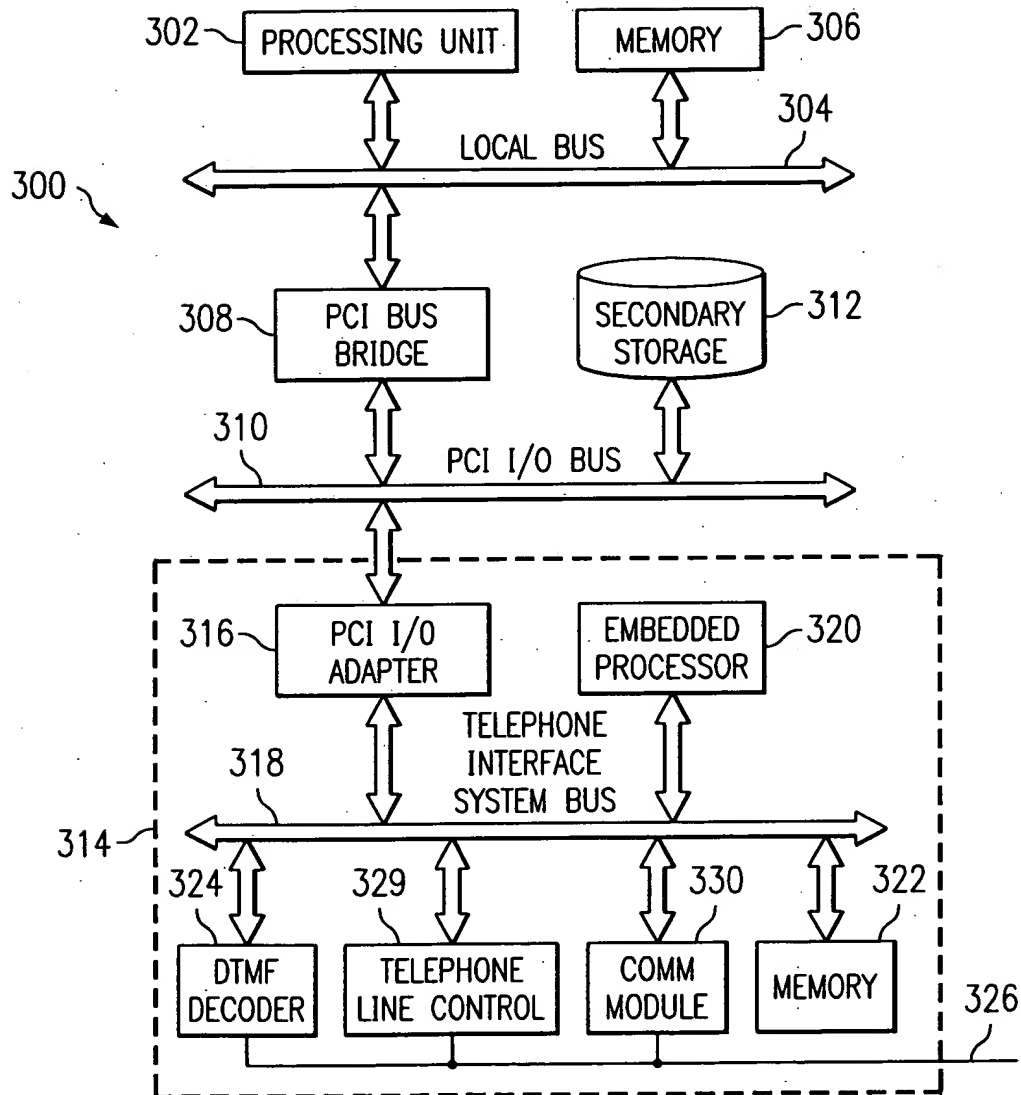


FIG. 4

ACCOUNT HOLDER 404	ACCOUNT NUMBER 406	NUMBER OF MINUTES 408	ABILITY TO TRANSFER 409	ACCOUNT HOLDER 404	ACCOUNT NUMBER 406	NUMBER OF MINUTES 408	ABILITY TO TRANSFER 409
MARY SMITH	1234567	120	N	STEPHEN SILVERMAN	512-344-2557	83	Y
JAMES HENRY	7654321	72	Y	HENRY KERN	512-664-2347	42	N
JOHN DOE	5476231	61	N	SARA ROSS	512-345-5802	27	N
SUSAN RIGHT	1467238	130	Y	JERRY COLLINS	512-453-8734	56	Y
BILL JONES	1574892	20	N	SANDRA SWIFT	512-873-5567	151	Y
SALLY MARTIN	2749853	11	Y	FRANKLIN SMITH	512-464-9963	73	N
KAY SMITH	1357986	17	Y	EVELYN STONE	512-496-8567	17	N
ALVIN MOORE	9753125	81	N	BARRY GEORGE	512-987-6785	67	Y

400

410

412

402

414

416

FIG. 6

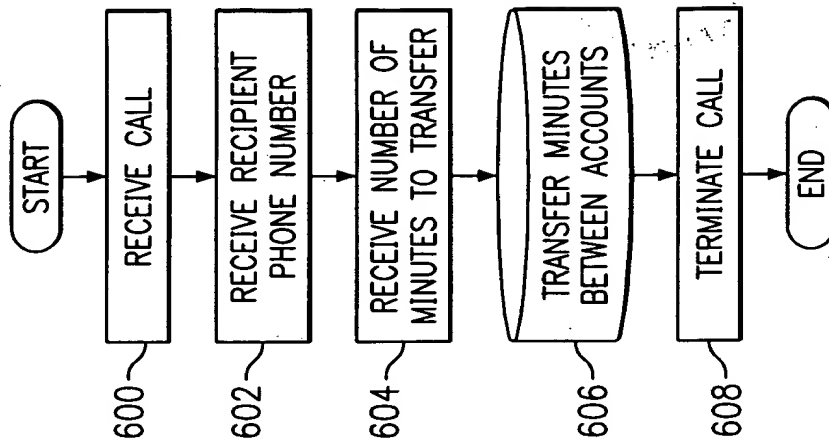
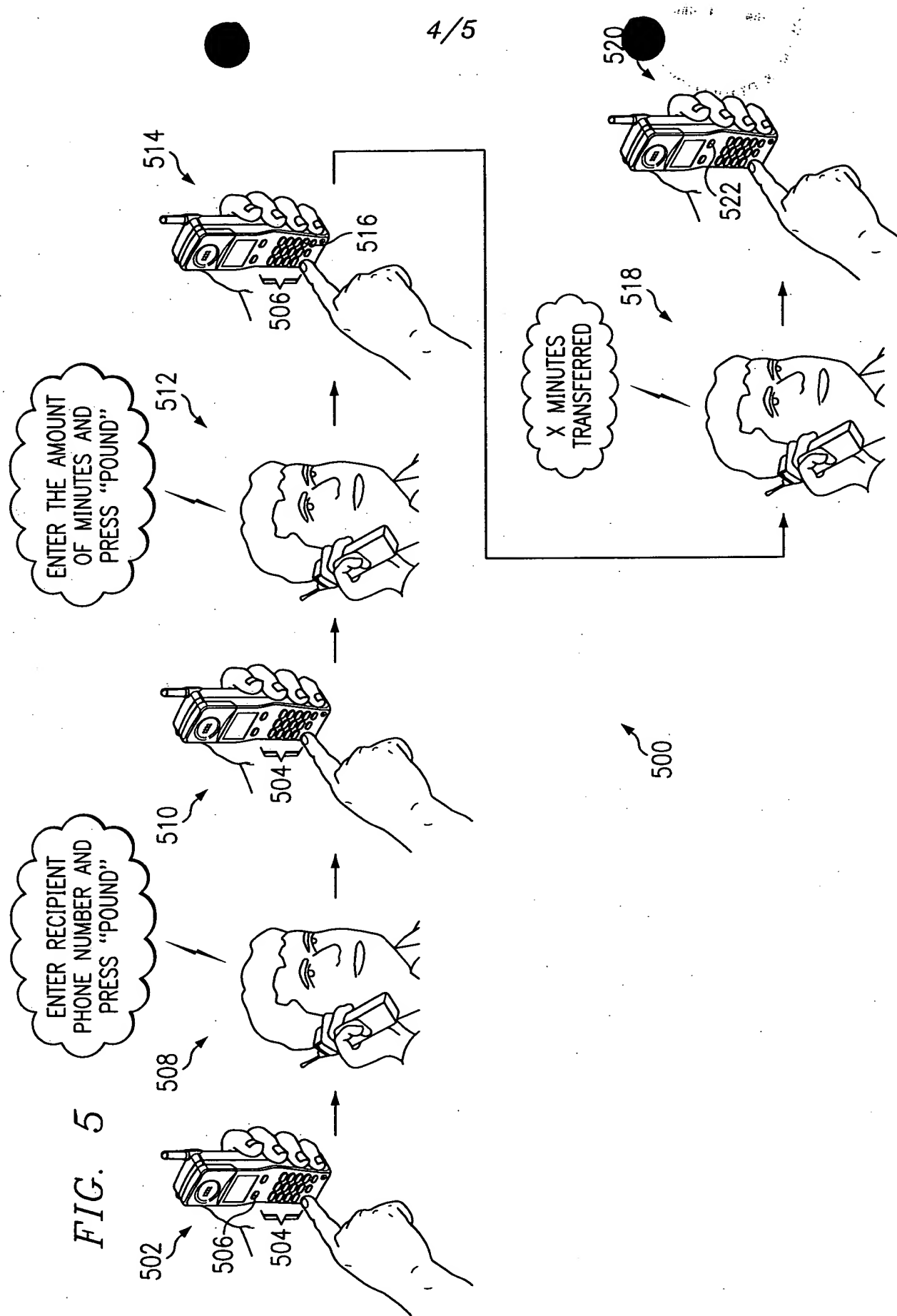


FIG. 5



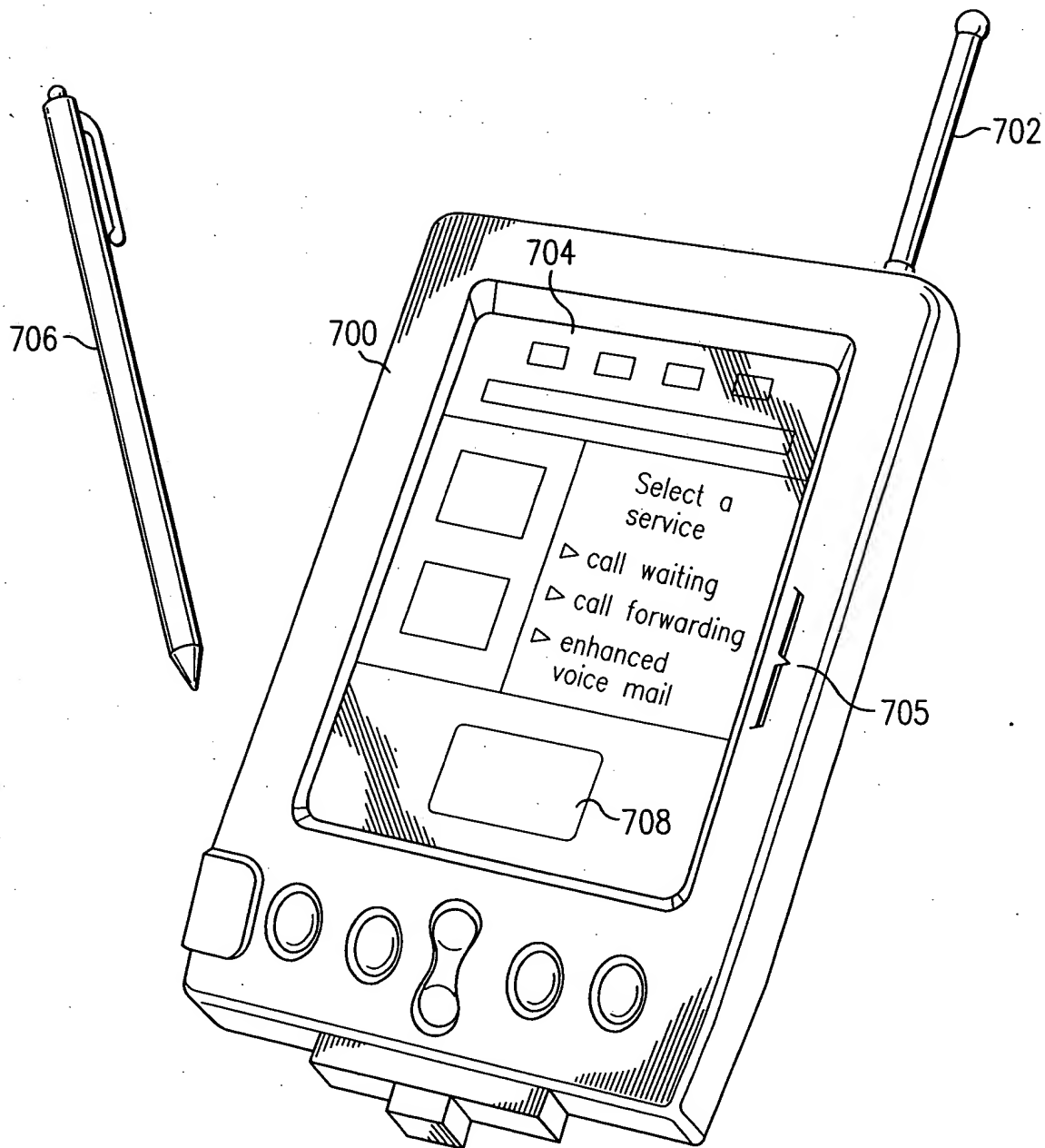


FIG. 7